

# Credit Suisse Business Easy Card Packages<sup>1</sup> for Startup Easy and Business Easy clients

The simple payment solution for startups or new companies, as well as for small and medium-sized enterprises.

## The Business Easy Card Packages for companies with a banking solution from Credit Suisse

Credit Suisse offers you simple banking solutions that are tailored to your needs and through which you automatically benefit from a Business Easy Card Package.

Whether you are a new company with a Startup Easy Package or an SME with a Business Easy Package, you benefit from a complete offering for your daily financial needs. Your package solution offers the following as standard: two corporate accounts, an exemption for payment transaction fees<sup>2</sup> as well as debits cards and online and mobile banking as standard.

**It also includes the attractive Business Easy credit cards<sup>3</sup>.**

## What you need to know about the Business Easy Card Packages from Credit Suisse<sup>1</sup>

Corporate cards are a modern and secure means of payment. There are many reasons to pay for your daily business expenses using a company card:

- Financial freedom and flexibility: improved cash flow thanks to a flexible installment facility
- Transparency: clear separation of personal and business expenses
- Secure means of payment: quick replacement in case of theft and loss, no liability in case of misuse by third parties<sup>4</sup>
- Bonus programs: You benefit every time you use your card by earning valuable American Express<sup>®</sup> Membership Rewards points<sup>5</sup>



- Travel safely: generous insurance benefits
- American Express<sup>®</sup> advantages: special offers and discounts through cooperation with American Express<sup>®</sup> partners, as well as exclusive travel services
- Protection against card fraud: 3D Secure technology for secure online shopping and liability waiver insurance against card misuse for corporate clients
- Foreign currencies available in the right amount whenever and wherever you need them
- **Tip:** More flexibility for larger purchases or business trips. By paying into your billing account, you can increase your spending limit individually according to your financial needs.

<sup>1</sup> Credit Suisse Business Easy Card Packages, issued by Swisscard AECS GmbH.

<sup>2</sup> Exemption of CHF 25 per quarter (only for Business Easy Package clients); third-party charges and investigation costs are not included in the exemption.

<sup>3</sup> Subject to a favorable credit check (by the credit card organization). The latest General Conditions for Charge Cards and Credit Cards of Swisscard AECS GmbH apply.

<sup>4</sup> No liability provided that the due care obligations set out in the General Terms and Conditions have been met.

<sup>5</sup> Excluding fees, interest, chargebacks, cash withdrawals, payments for money transfers and currency exchange (also in monetary surrogates such as cryptocurrencies, Travelers Cheques, topping up cashless payment methods, etc.), as well as payments to securities traders, payments for benefits affiliated with the card (e.g. optional insurance), and gambling and gambling-like activities.

**We will gift you the annual fee for the Business Easy Card Package Silver and Gold for the first year.**

### The benefits of Business Easy Card Packages

As a Startup Easy or Business Easy client, you can enjoy benefits tailored exclusively to new companies or SMEs. Choose the right Silver or Gold Card Package to suit your needs. This gives you two credit cards with worldwide acceptance and the knowledge that you always have the right card with you, wherever you are – with no additional costs. And as a Startup Easy or Business Easy client, your **Silver Card Package included in the package solution remains free of charge in the following years.**

### Key benefits at a glance

#### ▪ Swisscard app

Download the free Swisscard app and log in with your Swisscard credentials.

Your benefits at a glance: Check purchases in real time, call up invoices electronically, view current balance and available amount, pay securely online, order a PIN code, temporarily block and unblock cards.

#### ▪ CompanyOnline

More control and overview for your company and cardholders thanks to online access to transactions via CompanyOnline.

#### ▪ Extensive insurance package<sup>1</sup>

Comprehensive insurance coverage tailored to SMEs for travel, such as transport accident insurance, travel inconvenience insurance, travel information and advances, search, rescue, and recovery costs, etc.

Depending on the card package, other insurance benefits, such as InsurancePlus, consisting of travel cancellation and trip interruption insurance as well as loss damage waivers for rental cars, are included or can be added.

A detailed overview of all services can be found on the following pages.

### The exclusive American Express® benefits<sup>2</sup>

#### ▪ American Express® Membership Rewards bonus program

With your Business Easy American Express®, you collect valuable bonus points every time you pay<sup>2</sup> – in restaurants, when shopping online, getting gas, or traveling. You can exchange your points for gifts, vouchers, air miles, etc. in the Rewards Shop.

#### ▪ American Express® Selects<sup>SM</sup> and Business Savings Plus

As an American Express® cardholder, you benefit from many special offers from American Express® partners, such as upgrades and discounts in hotels, restaurants, etc.

▪ **American Express® Corporate Gold Travel Service<sup>3</sup>** Enjoy the benefits of personalized travel services. A team of experts who will reserve airline tickets, hotel rooms, restaurants, and rental cars for you, or put together travel offers tailored to your company's needs is at your disposal.

#### ▪ HCorpo – The smart hotel booking solution<sup>4</sup>

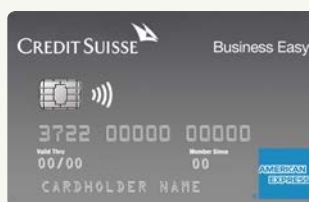
The hotel booking platform for large clients now exclusively available to SME clients. When paying with your American Express company credit card, you benefit from attractive offers:

- At more than 1,000,000 hotels around the world
- Maximum service – around-the-clock support before, during, and after your stay
- High flexibility – can be canceled free of charge until noon on the day of arrival

### Business Easy Card Packages Silver and Gold

#### Business Easy Card Package Silver

- Business Easy Silver American Express®
- Business Easy Mastercard® Standard



#### Business Easy Card Package Gold

- Business Easy Gold American Express®
- Business Easy Mastercard® Gold



<sup>1</sup> You can find the exact conditions (including the sums insured and the exclusions of liability) in the General Terms and Conditions of Insurance (including the information for persons insured under the group insurance plan), which can be viewed at company-cards.ch or requested from Swisscard AECS GmbH.

<sup>2</sup> Excluding fees, interest, chargebacks, cash withdrawals, payments for money transfers, and currency exchange (also in monetary surrogates such as cryptocurrencies, Travelers Cheques, topping up cashless payment methods, etc.), as well as payments to securities traders, payments for benefits affiliated with the card (e.g. optional insurance), and gambling and gambling-like activities.

<sup>3</sup> Only for the Gold Card Package.

<sup>4</sup> The services related to this benefit are provided by HCorpo. Their terms and conditions apply. Swisscard does not assume any liability for these services and offers.

# Overview of benefits

## Business Easy Card Package Silver

## Business Easy Card Package Gold



Business Easy  
Silver  
American Express®

Business Easy  
Mastercard®  
Standard

Business Easy  
Gold  
American Express®

Business Easy  
Mastercard®  
Gold

## Services

### Insurances<sup>1</sup>

		Business Easy Card Package Silver	Business Easy Card Package Silver	Business Easy Card Package Gold	Business Easy Card Package Gold
<b>Transport accident insurance</b>	Disability or death (business travel)	CHF 500,000	CHF 400,000	CHF 700,000	CHF 600,000
	Disability or death (private travel)	CHF 500,000	CHF 400,000	CHF 700,000	CHF 600,000
<b>Medical expenses insurance for travel abroad</b>	Medical treatment expenses		–	CHF 10,000	CHF 7,500
<b>Repatriation from abroad</b>	Return transport and transport to hospital		–		Yes
	Repatriation of mortal remains or burial abroad		–	CHF 3,000	CHF 2,000
<b>Search, rescue, and recovery costs</b>	Search, rescue, and recovery transport and transport to hospital		CHF 60,000		CHF 60,000
<b>Travel assistance</b>	Costs for a replacement driver		–		First-class train, taxi CHF 80 Flight (business class) from 700 km
	Traveling home in the event of hospitalization or death of a loved one		–	CHF 2,000	CHF 1,500
<b>Travel cancellation and travel interruption insurance</b>	Travel cancellation and travel interruption insurance	CHF 5,000 <sup>2</sup>	CHF 3,000 <sup>2</sup>	CHF 5,000	CHF 3,000
<b>Travel inconvenience insurance</b>	Missed and delayed flights (four hours or more)	CHF 150	CHF 150	CHF 300	CHF 200
	Baggage delay on outbound flights (six hours or more)	CHF 700	CHF 500	CHF 1,500	CHF 1,000
<b>Luggage insurance</b>	Theft and damage of luggage		–	CHF 2,000	CHF 1,500
	Transport costs for recovered luggage		–	CHF 1,000	CHF 700
<b>Home assistance</b>	Advance for rescue expenses		–	CHF 10,000	–
<b>Loss damage waiver for rental cars</b>	Full accidental damage insurance	CHF 80,000 <sup>2</sup>	CHF 50,000 <sup>2</sup>	CHF 80,000	CHF 50,000
	Unused rental time	CHF 40 per day up to a maximum of CHF 500 <sup>2</sup>		CHF 40 per day up to a maximum of CHF 500	
	Vehicle relocation costs in the case of accident or illness		CHF 500 <sup>2</sup>		CHF 500
	Cost of a locksmith/key replacement		CHF 500 <sup>2</sup>		CHF 500
<b>Vehicle assistance</b>	Roadside assistance and repair		–		Yes
<b>Travel information and advances</b>	Organization and procurement of doctors, travel information, etc.		Yes		Yes
	Advances for medical/hospital expenses, lawyers, etc.		CHF 15,000		CHF 15,000
<b>InsurancePlus insurance package<sup>2</sup></b>	Monthly fee per card or card package		CHF 5 <sup>2</sup> (per card package)		included
<b>Liability waiver</b>	Card misuse for corporate clients		Up to a maximum of CHF 30,000 per cardholder and a maximum of CHF 2,000,000 per corporate client and calendar year		Up to a maximum of CHF 30,000 per cardholder and a maximum of CHF 2,000,000 per corporate client and calendar year
<b>Online services</b>	CompanyOnline (latest account data, monthly invoice view, complete transaction information, transaction download in various formats)		Yes		Yes
	"3D Secure" technology		Yes		Yes
<b>Expenses management</b>	Compatibility with all common software tools for expenses processing and collaboration with their providers		Yes		Yes

1 You can find the exact conditions (including the sums insured and the exclusions of liability) in the General Terms and Conditions of Insurance (including the information for persons insured under the group insurance plan), which can be viewed at [company-cards.ch](http://company-cards.ch) or requested from Swisscard AECS GmbH.

2 These benefits are optional and are only covered by applying for InsurancePlus (subject to a fee) in the appropriate amount.

**Business Easy Card Package Silver**
**Business Easy Card Package Gold**


Business Easy Silver American Express®



Business Easy Mastercard® Standard



Business Easy Gold American Express®



Business Easy Mastercard® Gold

**Loyalty programs**
**American Express Membership Rewards**

	Business Easy Silver American Express®	Business Easy Mastercard® Standard	Business Easy Gold American Express®	Business Easy Mastercard® Gold
Membership Rewards Classic (1 point for every CHF 1 spent <sup>3</sup> )	–	–	included	–
Membership Rewards Basic (0.5 points for every CHF 1 spent <sup>3</sup> )	included	–	–	–
Conversion rate for 1 SWISS Miles & More mile	2 points	–	2 points	–

**Special offers**

	Business Easy Silver American Express®	Business Easy Mastercard® Standard	Business Easy Gold American Express®	Business Easy Mastercard® Gold
American Express® Selects <sup>SM</sup> – Exclusive special offers for cardholders	Yes	–	Yes	–
American Express® Business Savings Plus – Exclusive special offers for corporate clients	Yes	–	Yes	–

**Travel services**

	Business Easy Silver American Express®	Business Easy Mastercard® Standard	Business Easy Gold American Express®	Business Easy Mastercard® Gold
American Express® Corporate Gold Travel Service	Yes	–	Yes	–
HCOrpo – the smart hotel booking solution	Yes	–	Yes	–

**American Express® rental car privileges<sup>4</sup>**

	Business Easy Silver American Express®	Business Easy Mastercard® Standard	Business Easy Gold American Express®	Business Easy Mastercard® Gold
"Hertz Gold Plus Rewards" membership	Yes	–	Yes	–

**Fees**
**Annual fees**

	Business Easy Silver American Express®	Business Easy Mastercard® Standard	Business Easy Gold American Express®	Business Easy Mastercard® Gold
Annual fee for first year	First card	CHF 0	CHF 0	CHF 0
	Additional cards	CHF 0	–	CHF 0
Annual fee for subsequent years	First card	CHF 0	CHF 200	CHF 200
	Additional cards	CHF 100	–	CHF 200
Replacement card	In the event of loss, theft, or damage	CHF 25	–	CHF 25

**Annual fee discounts (subsequent years)**

	Business Easy Silver American Express®	Business Easy Mastercard® Standard	Business Easy Gold American Express®	Business Easy Mastercard® Gold
Membership Rewards points	Waiver of the annual fee for the first card	–	50,000 points	–
	Waiver of the annual fee for additional cards	25,000 points	–	50,000 points

**Additional fees**

	Business Easy Silver American Express®	Business Easy Mastercard® Standard	Business Easy Gold American Express®	Business Easy Mastercard® Gold
Withdrawals at ATMs	Switzerland	3.75%, min. CHF 5	3.75%, min. CHF 5	3.75%, min. CHF 5
	Abroad/bank counter	3.75%, min. CHF 10 <sup>5</sup>	–	3.75%, min. CHF 10 <sup>5</sup>
Payment reminders	Fee per reminder	CHF 20	–	CHF 20
Loan interest rate	Annual interest	15%	–	15%
Processing fee for foreign currency transactions	CHF	–	–	–
	All other currencies	2.5%	–	2.5%
Post office fee	Post office fee for cash deposits at the post office counter	Based on current post office rate	–	Based on current post office rate

**Payment details**

	Business Easy Silver American Express®	Business Easy Mastercard® Standard	Business Easy Gold American Express®	Business Easy Mastercard® Gold
Invoicing types	Central	Yes	–	Yes
	Individual	–	–	–
Payment options	Direct debit	Yes	–	Yes
	ISR/IPI	Yes	–	Yes

**Miscellaneous**

	Business Easy Silver American Express®	Business Easy Mastercard® Standard	Business Easy Gold American Express®	Business Easy Mastercard® Gold
Card replacement	–	Within 48 hours	–	Within 48 hours
Liability in the event of card theft or loss	–	None <sup>6</sup>	–	None <sup>6</sup>
Swiss bank account details	–	Credit Suisse Business Easy Package <sup>7</sup>	–	Credit Suisse Business Easy Package <sup>7</sup>

**Source:** Credit Suisse, unless otherwise specified

<sup>3</sup> Excluding fees, interest, chargebacks, cash withdrawals, payments for money transfers and currency exchange (also in monetary surrogates such as cryptocurrencies, travelers cheques, topping up cashless payment methods, etc.), as well as payments to securities traders, payments for benefits affiliated with the card (e.g. optional insurance), and for gambling and gambling-like services.

<sup>4</sup> These benefits are optional and require separate registration. The relevant registration forms can be found at company-cards.ch.

<sup>5</sup> Lotto, gambling, and casino spending is treated in the same way as cash withdrawals from ATMs.

<sup>6</sup> No liability provided that the due care obligations set out in the General Terms and Conditions have been met.

<sup>7</sup> Startup Easy or Business Easy bank account at Credit Suisse (Switzerland) Ltd.



**CREDIT SUISSE (Switzerland) Ltd.**

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American Express® and Mastercard® Cards, issued by Swisscard AECS GmbH.

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